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CONFIRMATION NO. 6100

<b>SERIAL NUMBER</b> 10/649,397	<b>FILING OR 371(c) DATE</b> 08/27/2003 <b>RULE</b>	<b>CLASS</b> 705	<b>GROUP ART UNIT</b> 3696	<b>ATTORNEY DOCKET NO.</b> DLT-001DIV1
<b>APPLICANTS</b> James DeFrancesco, Fort Lauderdale, FL; Scott Freiman, Irvington, NY; Arvind Agrawal, Gaithersburg, MD;				
<b>** CONTINUING DATA *****</b> This application is a DIV of 10/441,534 05/20/2003 which is a DIV of 09/107,321 06/30/1998 PAT 6,587,841 which is a DIV of 08/526,776 09/12/1995 PAT 5,878,403 This application 10/649,397 is a CIP of 08/922,462 09/03/1997 PAT 7,181,427 which is a CIP of 08/526,776 09/12/1995 PAT 5,878,403				
<b>** FOREIGN APPLICATIONS *****</b>				
<b>IF REQUIRED, FOREIGN FILING LICENSE GRANTED** SMALL ENTITY **</b> ** 11/24/2003				
Foreign Priority claimed <input type="checkbox"/> yes <input type="checkbox"/> no 35 USC 119 (a-d) conditions <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> Met after Allowance		<b>STATE OR COUNTRY</b> FL	<b>SHEETS DRAWING</b> 49	<b>TOTAL CLAIMS</b> 24
Verified and Acknowledged Examiner's Signature _____ Initials _____		<b>INDEPENDENT CLAIMS</b> 6		
<b>ADDRESS</b> 51414				
<b>TITLE</b> Computer implemented automated credit application analysis and decision routing system				
<b>FILING FEE RECEIVED</b> 602	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees ( Filing ) <input type="checkbox"/> 1.17 Fees ( Processing Ext. of time ) <input type="checkbox"/> 1.18 Fees ( Issue ) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit	